

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF HAWAII

MARLENE LYNN ROTH,

Plaintiff,

VS.

MERIDIAN FINANCIAL  
NETWORK, INC., ET AL.,

Defendants.

MERIDIAN FINANCIAL  
NETWORK, INC., et al.,

## Counterclaimants/ Cross-Claimants,

VS.

MARLENE LYNN ROTH,

Counterclaim  
Defendant,

and

OPTION ONE MORTGAGE  
CORPORATION,

**Cross-Claim Defendant.**

MERIDIAN FINANCIAL	)
NETWORK, INC., et al.,	)
	)
Third Party Plaintiffs,	)
	)
vs.	)
	)
3M INVESTMENTS,	)
INCORPORATED and EXPRESS	)
HOME LOANS, LLC,	)
	)
Third Party Defendants.	)
_____	)

**ORDER ADOPTING AND CLARIFYING ORDER ENTERING DEFAULT  
AGAINST MERIDIAN UNDERWRITERS, INC., AND  
RECOMMENDATION THAT COUNTERCLAIMS AND CROSSCLAIMS  
OF MERIDIAN UNDERWRITERS, INC. BE DISMISSED**

Order Adopting Order Entering Default Against Meridian  
Underwriters, Inc., and Recommendation That Counterclaims and Crossclaims of  
Meridian Underwriters, Inc. Be Dismissed (“Findings and Recommendation”)  
having been filed and served on all parties on March 3, 2008, and no objections  
having been filed by any party,

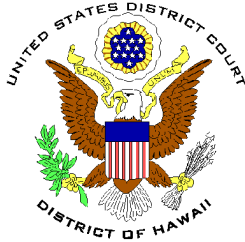
IT IS HEREBY ORDERED AND ADJUDGED that, pursuant to Title  
28, United States Code, Section 636(b)(1)(C) and Local Rule 74.2, the Findings  
and Recommendation are adopted as the opinion and order of this court with the  
following clarification. To the extent the concluding paragraph of the Findings  
and Recommendation reverses the sequence of the ruling as set forth in its caption

and title, the final sentence should properly state:

“Accordingly, for failure to be represented by counsel, and for failure to appear as ordered, the court hereby ORDERS that default be entered against Meridian Underwriters in favor of Plaintiff, and FINDS & RECOMMENDS that the counterclaims and crossclaims of Meridian Underwriters be DISMISSED.”

IT IS SO ORDERED.

DATED: Honolulu, Hawaii, March 20, 2008.



/s/ J. Michael Seabright

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J. Michael Seabright  
United States District Judge

*Roth v. Meridian, et al.*, Civ. No. 07-00045 JMS/BMK; Order Adopting and Clarifying Order Entering Default Against Meridian Underwriters, Inc., And Recommendation That Counterclaims And Crossclaims of Meridian Underwriters, Inc. Be Dismissed